Housing on Toronto's Main Streets

Proposals Report

July 1989

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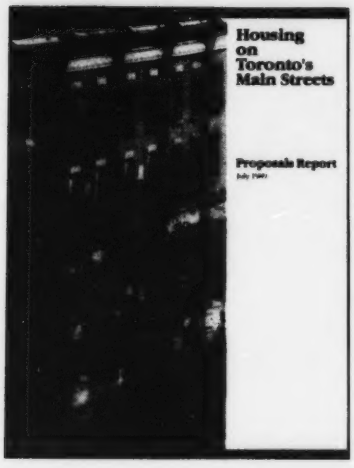
Contributors: Meena Dhar
John Dunn
Lorne Cappe
Tina Rowan
Ross Winter

Design, layout, typesetting and graphics
by Graphics & Communications Section,
Planning & Development Department

Cover photograph by Vince Pietropaolo



City Council approved the *Housing on Toronto's Main Streets* report on January 12, 1989. The report was Clause 44 embodied in Report No.1 of The Land Use Committee.

This is a joint report by:

Robert E. Millward
Commissioner, Planning & Development Department

Daniel Burns
Commissioner, Housing Department

Raymond Bremner
Commissioner, Department of Public Works

For further information, please call Meena Dhar, Lorne Cappe or Jane Davidson at 392-0101
Fax. 392-0089

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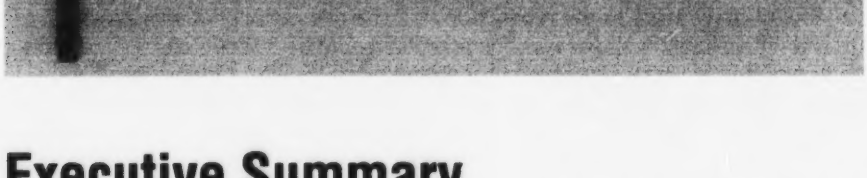


Executive Summary

In November 1987, City Council requested a feasibility study for the "Redevelopment of the Main Streets of Toronto". The request was instigated by a proposal from Councillor Richard Gilbert. This report examines in greater detail the constraints and opportunities for intensification of development on Toronto's main streets, in particular for the production of more housing.

Toronto's main streets constitute an important component of the City's urban fabric. They are the public face of Toronto's neighbourhoods and serve not only as focal points of the residential communities that surround them but also as the major arteries of the City. There is a high level of consistency in the physical scale and character of these streets. Typically, they are lined with low density, two- to three-storey buildings built to the street edge. Retail stores with narrow storefronts are directly accessible from the sidewalk and the upper storeys contain residential apartments or offices or are vacant. This form has remained intact for almost a century. The major thrust of this report is twofold:

- to define a vision for the future of Toronto's main streets in a form that is consistent with Toronto's status in the 21st century.
- to explore the opportunity for the production of much needed housing through the intensification of development on main streets.

Thus this report presents a comprehensive strategy and program for physical improvement and housing intensification through the incremental redevelopment of main streets, involving all sectors of housing producers: private, public and non-profit.

The report points out that intensification of development along Toronto's main streets alone will not solve the housing problem. However, it provides a potential for redevelopment which can be realized without a negative impact on the liveability of adjacent residential neighbourhoods or a threat to the city's industrial areas. Of the approximately 100 miles of arterial roads in the city, the portion of main streets relevant to this program would comprise about 26 miles. Therefore, the total

street frontage would be about 52 miles. Redevelopment of main street properties to a height of five storeys, with retail uses at street level and four floors of residential above, could result in the production of a sizeable quantity of new housing. A theoretical calculation shows that this potential could be 80,000 units. Even if 10% to 20% of this potential was realized, it would produce as much housing as the St. Lawrence Square project.

The greatest advantage of this approach is that redevelopment could happen incrementally, both physically and over a period of time. Since it would be spread out over many miles, the overall impact on surrounding neighbourhoods would be minimal. In addition, these streets are already well served by public transit and other social and recreational services such as community centres, parks and libraries. Thus the hard and soft infrastructure is already in place and a more efficient use of these existing facilities can be made through intensification.

A program of this scope requires not only Municipal political commitment, it also requires support from both the Metropolitan and Provincial levels of government. The ideas and strategies generated by this program will focus on Toronto. However, the implications of these strategies can be viewed in a broader context applicable to many other municipalities across the province. This broader perspective is consistent with Toronto's history as a leader in new urban planning and housing initiatives.

This report recommends that several further pieces of work be undertaken by City staff and professional consultants. The funds necessary for the various tasks could be provided on the basis of a cost sharing of 75% provincial funds and 12.5% each from the City of Toronto and Metro. Letters of support regarding the program outlined in this report as well as the cost sharing from the Ministry of Housing and Metro Toronto are attached.

Briefly, this report recommends that the following tasks be undertaken:

- an economic feasibility analysis of the various development strategies discussed generally in Section 8.
- a "Search for Ideas" competition to generate ideas regarding building prototypes for main street blocks. The results of the competition would be used as a basis for workshops and discussions with the architectural community, housing developers, landowners and community groups.
- a residential parking and loading study to determine the appropriate parking and loading requirements by examining how existing parking is used and by determining the parking needs of future residents.

- demonstration projects to show the feasibility of the various redevelopment scenarios outlined in this report including private, non-profit and joint venture projects.
- a new zoning to permit as-of-right development.
- a community outreach and information package consisting of a publication and exhibit aimed at familiarizing neighbourhood residents about Toronto's heritage of apartment units above stores on main streets.

Introduction

Toronto is called a city of neighbourhoods. These neighbourhoods often function like small towns; each has its distinct identity, its main street and special character. In small towns across Ontario, the main street is the focal point of activity, the place where the community puts on its public face. Similarly, the character, quality and diversity of our main streets is a reflection of the cultural and social characteristics of the neighbourhoods they pass through. Little Italy, Chinatown, the Beaches and Parkdale are examples of this diversity.

For almost a century, Toronto's main streets have had a remarkably consistent appearance and function. They have always served as the focal points of the residential communities which surround them, as well as the major arteries of the city. They began as and have continued to be places where people live, shop, work, socialize and enjoy recreational activities. In some senses, our main streets have developed as linear community centres. Toronto's neighbourhoods are ever-changing in terms of the composition of their population and the character of the main streets changes along with them. However, the physical form of the street has remained largely intact over the years.

New development in the past decades has not always built on the heritage of architectural form nor on the tradition of living on the main streets. Where land assemblies have occurred or buildings have been replaced by single-storey, automobile-oriented and modest structures, the well defined main street character has been broken up. Large portions of these streets remain underdeveloped, broken by conflicting uses, and are in a general state of poor maintenance.

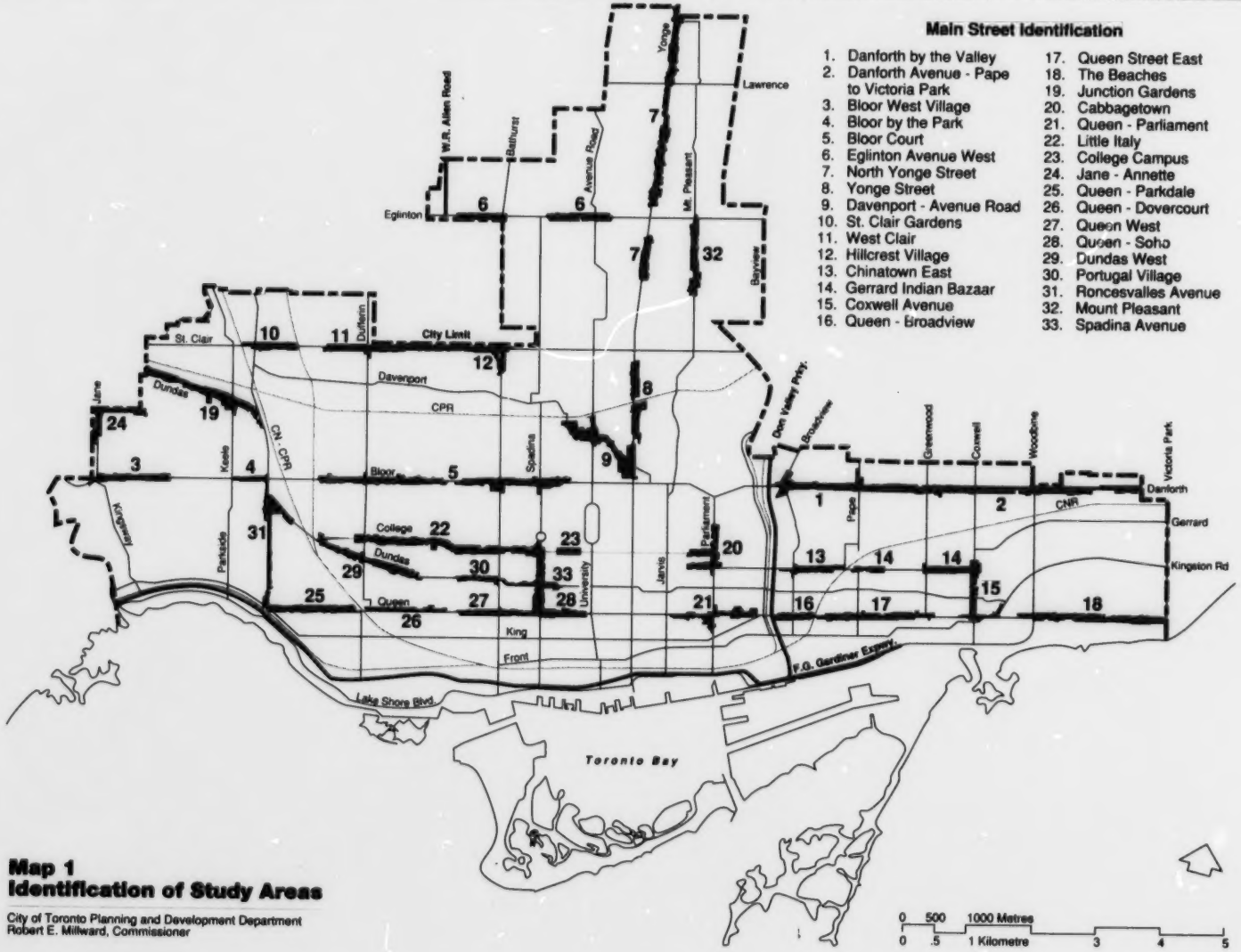
This report is in response to Councillor Gilbert's "Proposal to Redevelop the Main Streets of Toronto". The major thrust of his proposal is that main streets are a logical location for the provision of new housing. He points out that the increase in single-and two-person households and the numbers of aged people continue to be the dominant characteristics of demographic change. Secondly, he points out that Toronto's main streets are underdeveloped and modest and do not reflect

Toronto's image as a major urban centre. Therefore, he proposes a strategy for intensifying development on these streets, at the same time improving their aesthetic character.

This report is also in response to a motion of Alderman Paul Christie adopted by City Council at its meeting on June 13 and 17, 1988. Alderman Christie's motion pointed out that the City has a considerable amount of land which is designated mixed commercial-residential. However, builders increasingly take the option of building only the commercial component. In order to deal with the shortage of rental residential development and to implement Council's policy which acknowledges that mixed-use commercial areas are enhanced by their residential component, the Commissioner of Planning and Development was requested to report on:

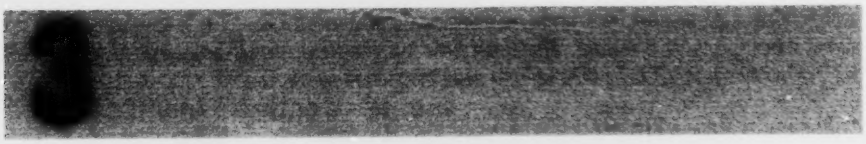
- a policy that would oblige builders to concurrently develop the commercial and residential components of their properties;
- a form of "RC" zoning to accommodate this policy.

Collectively, these proposals amount to an extensive review of our existing policy. This report examines the extent of the review necessary and proposes a work program to undertake this review. Most importantly, it establishes that there is the potential for a considerable increase in the City's housing stock if such a policy were to be implemented.



Map 1
Identification of Study Areas

City of Toronto Planning and Development Department
Robert E. Millward, Commissioner



Description

3.1 Main Street Definition

The first step in this study was to arrive at a functional definition of main streets in the context of this study. Of the approximately 100 miles of main roads in the City, those selected for study are zoned for low density mixed commercial-residential development. These areas are indicated on Map 1.

The streets chosen for this study are within an existing Official Plan policies which permit mixed use buildings. Amendments to the list could be made as a result of the proposed further study. The streets chosen are as follows:

North-South	**East-West**
Coxwell Ave.	Annette Street
Mount Pleasant Ave.	Bloor Street West
Parliament Street	Carlton Street
Roncesvalles Ave.	College Street
Spadina Ave.	Danforth Ave.
Yonge St.	Davenport Road
	Dundas St. East & West
	Eglinton Ave. West
	Gerrard Street East
	Queen St. East & West
	St. Clair Ave. West

3.2 Typical Lot Characteristics

The second step was to examine these portions of main streets in detail, with respect to street characteristics, lot area, total frontage, average lot size and frontage, building height, densities and breakdown of uses.

In total 33.9 miles of streets were examined. The length in miles was then reduced to the buildable frontage by subtracting side streets, parks, stretches of purely

residential zoning and buildings, ravines and railway tracks. This relevant main street frontage is 51.8 miles. *The land base or total land area amounts to 33,100,000 sq. ft. (3,079,000 sq.m.) and is located as shown on Map 1*

These main streets are generally straight and flat and have a right-of-way of 66 ft. Exceptional widths occur on Danforth Avenue which is 86 ft., St. Clair Avenue West which is 80 ft., College Street between Bathurst and Shaw Street which is up to 90 ft. and Spadina Avenue at 132 ft. Dundas Street West, as the old settlement road, is one of the only streets strongly breaking the rectilinear pattern. Yonge Street north of the Rosedale subway station is the only street studied which shows a strong incline as it mounts the escarpment. Most streets have four lanes for vehicles, two through lanes, occasionally with left turn lanes and two lanes which alternate with curbside parking. Spadina Avenue, Danforth Avenue, Yonge Street and St. Clair Avenue West are the exceptions in that a second through lane can be added in addition to parking. Sidewalks are between 8 ft. and 20 ft.

The analysis involved the tabulation of existing floor areas and buildings. Portions of streets were defined by address and analyzed by computer using the City's Land Use Files. The total floor space in existing buildings amounts to 40,500,000 sq. ft. (3,763,000 sq.m.) This space includes 15,500,000 sq. ft. (1,448,600 sq.m.) of residential gross floor area containing about 18,920 dwelling units. Appendix A contains a breakdown by strip of the lot and building characteristics.

The average lot size is 3,627 sq. ft. (337 sq.m.). Of the 9,154 lots studied, the largest lot size is 111,949 sq. ft. (10,683 sq.m). The average lot frontage is 33 ft. (10.06 m). The average residential unit size is 864 sq. ft. (80.3 sq.m.). The largest number of units in one building is 450, while the vast majority are below 100 units per building. Lot depths are an average of 96.6 ft. (29.5 m). Buildings are for the most part two or three storeys with retail at grade and one or two storeys of offices or apartments above. Parking is usually at the rear if a lane exists, while the street facades are built to the street edge.

The data indicates and visual observation confirms *a high level of consistency in the physical scale and character of the main streets and in the size of lots and buildings*. This pattern is broken in a number of ways. Railway lines break the strips at points such as the CN Line at Queen Street East and the CN and CP lines at Dundas Street West. Ravine-related parks interrupt the strips with a more pleasing impact. Queen Street East in the Beaches and Yonge Street from Glenview Avenue to Lawrence Avenue are prime examples. The form of new development has also established breaks in the pattern in some places. High density office nodes surrounding subway stations are an example. High density residence areas, as along Eglinton Avenue East are another. The post war automobile lifestyle also altered the building form with prime corner sites being demolished for service stations and

more recently, the development of automobile-oriented, one-storey plazas for fast foods, convenience stores and the like.

3.3 Density of Existing Buildings

One of the most noticeable statistics revealed by the data analysis is the low densities of existing buildings. *The average density across all the strips is 0.47 times for residential and 0.73 for commercial and a total density of 1.20 times coverage.* These densities are less than half of the currently zoned density while the commercial densities have been utilized considerably more than the residential potentials.

While *these strips contain 18,920 residential units* on 33,100,000 sq.ft., (3,079,426 sq.m.) of land, there is a vastly greater potential. For instance, if the total main street frontage of 51.8 miles was divided by 22 ft. for the bay of a typical one-bedroom unit, a total of 12,435 bays would result. With five-storey retail/residential buildings producing four residential floors and eight units per bay (assuming a double loaded corridor as one building form), *there would be a total potential to locate 99,000 units on the streets under study*. These buildings would be basically within the existing height limit and bulk controls.

Even a more modest proposal to double the existing number of units on the strips should be realistically achievable and would still have a considerable impact on the housing shortage.

Table 1 summarizes the lot and built form statistics for the main streets and indicates the redevelopment potential.

Table 1

Lot Characteristics and Development Potential

Total no. of properties	9,154
Total land area	33,100,000 sq.ft. (3,079,000 sq.m.)
Total floor space	40,505,920 sq.ft. (3,763,000 sq.m.)
Total average density	1.2
Total no. of residential units	18,920
Total residential floor area	15,593,110 sq.ft. (1,448,600 sq.m.)
Total average residential density	0.47
No. of properties with mixed uses	5.329
% of total properties in mixed use	58%
Total lot area: mixed use properties:	12,351,883 sq.ft. (1,147,490 sq.m.)
Total floor area: mixed use properties:	17,348,180 sq.ft. (1,611,646 sq.m.)
Average density: mixed use properties:	1.4
No. of units: mixed use bldgs:	9778
Average no. of units: mixed use bldgs:	1.8
Total res. floor area: mixed use bldgs	8,214,144 sq.ft. (763,094 sq.m.)
Residential density: mixed use bldgs:	0.7

Development Potential of Buildings with Four Residential Floors

Total frontage	273,504 ft. (51.8 miles)
No. of 22 ft. bays	12,432
No. of units at 8 units/bay	99,456
No. of existing residential units	18,920
Total potential no. of units	80,536

History

4.1 Historical Significance

Toronto's continuous network of streets with low buildings containing stores on the main floor and housing above provides the city with a distinctive form and character. An understanding of the evolution of this street form, which is so pervasive in the City's fabric, is essential for setting new directions in the future.

Understanding the history of Toronto's main streets is important, as they can be considered the stage sets on which Toronto's history was acted out. They provide us with an evolving form of urban archeology. It is possible to see the layers of individual expression and influence in the design and mix of old and new buildings. Our main streets are the routes along which Torontonians have travelled for over a century. By studying how our main streets evolved over time, it is possible to gain clues about past eras, the changing characteristics of its inhabitants, and the trends, styles, culture and technical advances of the past one and a half centuries, providing us with a living link to our past.

4.2 Forces that Shaped Toronto's Main Streets

Transportation Advancements

The most important force shaping Toronto's main streets was the public transportation system. With the advent of the streetcar, people were able to live further from their place of employment.

As Toronto grew rapidly at end of the last century, nearby villages and towns such as Yorkville, Deer Park. Davisville, Eglinton, Brockton, Parkdale, Donmount, Doncaster, and Leslieville were annexed by the city. These towns already had established main streets and generally these were links to Toronto. With annexation, the Toronto streetcar routes extended to these communities along the main streets. The result today is Toronto's long retail strips which can also be viewed as a series of small town main streets extending across the width and breadth of the city.

Technological Innovations

Other important determinants of the form and character of Toronto's main streets were a series of technological innovations. These include the introduction of:

- street lighting, which extended the hours of use of the street and added a new social dimension to the City's street life.
- the elevator, which allowed buildings to rise above the common three- or four- storey height.
- street paving, which changed Toronto's notorious muddy and impassable streets to easily accessible ones. This also gave a new impetus for development to proceed.
- refrigeration, which changed the way in which people shopped and the very nature of retailing. This had a great impact on the traditional shopping street.
- more advanced forms of building technology, which provided newer, less expensive and faster construction techniques.
- the automobile, which had an impact on mobility and the quality of the street environment.

4.3 Architectural Vernacular

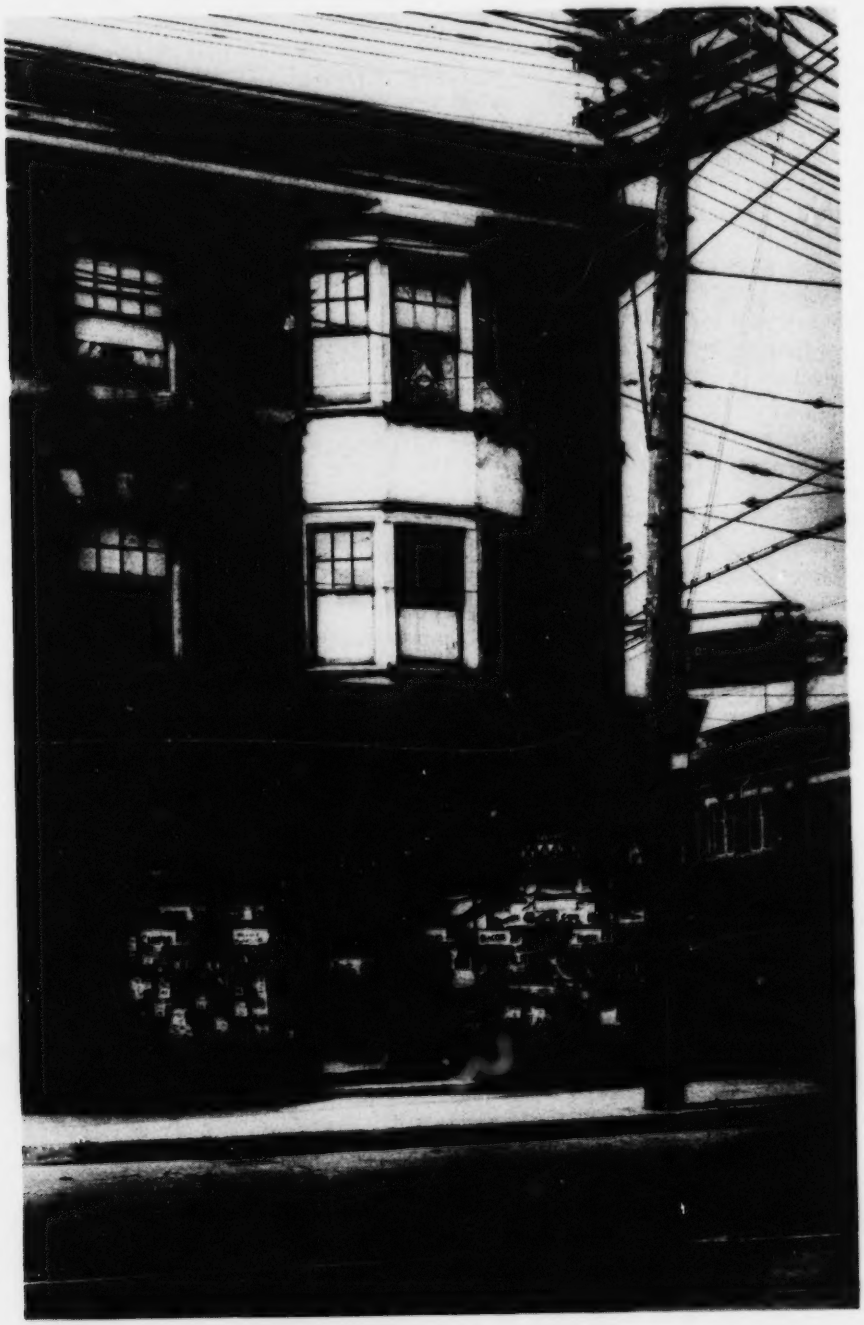
In determining the future direction for the built form of Toronto's main streets, it is important to reflect on their architectural heritage.

The construction of Toronto's typical two-to four-storey, walk-up buildings with which we are so familiar today occurred mainly during times of economic booms in the local economy.

The first period of development occurred when Toronto's main streets were electrified and streetcars travelled along them. Even the anticipation of the streetcar generated a great deal of building along Toronto's main streets.

The architectural design of the buildings before the 1880's exaggerated the prominence of the storefront. The facade of the store projected beyond the plane of the building front and the roofline tended to be more ornate than in later periods. With a rather narrow storefront at grade and vertical building line continuing upwards, buildings were perceived as a series of narrow and separate vertical entities adding up to one larger building form. This reflected the owner's self expression as his family often lived above the ground floor store.

After the 1890's there was a separation in the way in which the retail and residential uses were expressed in the buildings. This corresponded to a change in the ownership patterns. The shop owner began to be a tenant and did not necessarily live in the floors above his or her store. Bay windows expressing a residential character on the second and third floors became popular at the turn of the century.



A typical turn of the century main street building showing prominent storefront, bay windows expressing the residential character above the store, and a strong cornice line elegantly topping off the building.

City of Toronto Archives
DPW 58-1379

NW corner of Parliament and Carlton, April 1935

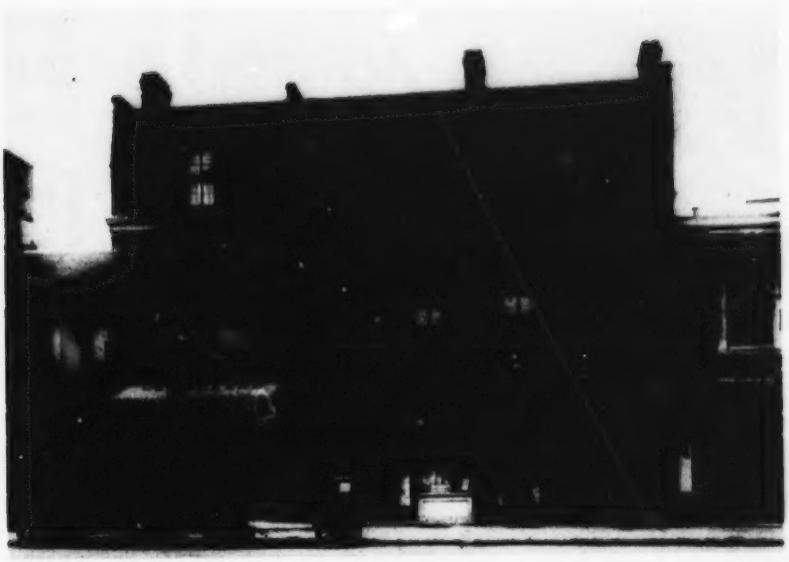
Corner buildings were treated differently than buildings in the middle of a block. Since they had two sides, more visibility and more window space, they originally tended to be reserved for the most important buildings such as schools, churches and firehalls. Later, when retail stores and residential units were built on those corner sites, they were also treated specially, with corner retail entrances, residential en-tries off the side street, and the buildings tending to be more substantial in height.

The second major building boom occurred in the first decade of this century. This corresponded to the new wave of immigration into Toronto. Booming population growth gave impetus to residential intensification and the main streets were further developed as important focal points for increasingly dense communities. Aside from the requisite grocers and butcher shops, commercial establishments such as movie theatres and bank branches were later located here. These streets became meeting places for local residents.

The third major wave of construction on the retail streets came in the early 1920's when Canada's economy was booming and Toronto was becoming one of the country's most important urban centres. It was also the beginning of the automobile age when the city's infrastructure was being rebuilt. Road improvements and sewer construction were proceeding rapidly, adding momentum for further development and redevelopment along the main streets. In an age when urban life was becoming more complex, the ornamentation and bay windows of former periods were being abandoned for a simpler, less expensive building forms.

The legacy of Toronto's main street vernacular building forms provides us with a designer's check list of elements to complement the character of our street:

- storefronts are strongly defined by an architectural frame within which are prominent display windows and recessed entries
- awnings have historically been used to give the store a stronger presence, protect goods displayed outside and provide weather protection for pedestrians
- residential units above are often identifiable by bay windows, or windows appearing residential in character
- buildings built right to the front property line provide direct access from the sidewalk
- strong cornice lines provide a well-articulated top to correspond with the strong base of the building defined by the storefront
- when the building has a wider frontage than usual, it tends to be broken up vertically making even long structures appear as a series of individual, narrow ones.



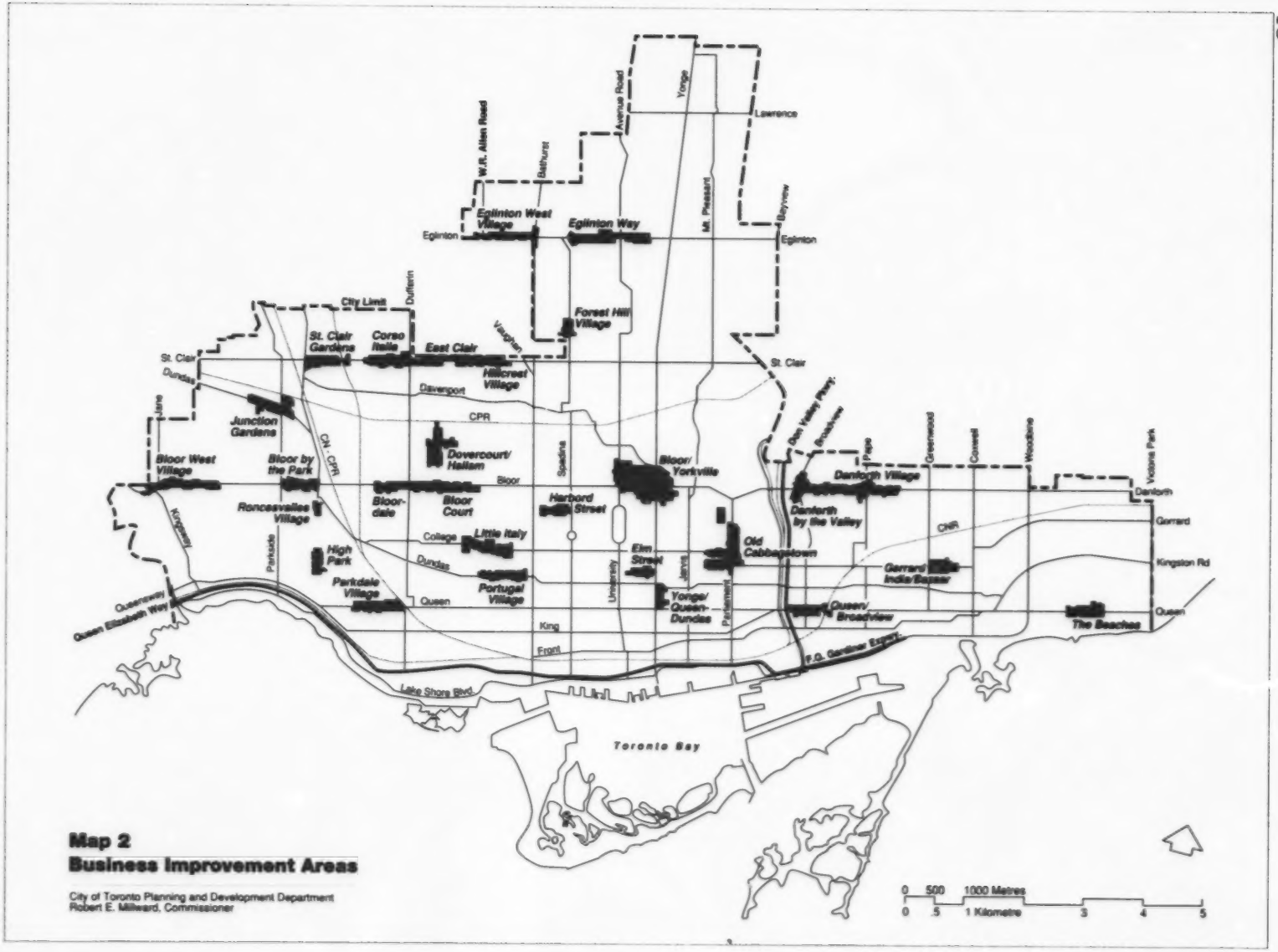
Both photographs demonstrate main street buildings with retail at grade and residences above. Both uses are clearly defined in the building designs.

City of Toronto Archives
DPW 3-463\

303 Yonge Street - 1922

City of Toronto Archives
9.2.3. W Sewers #622

609 College St. - 1920



Map 2
Business Improvement Areas

City of Toronto Planning and Development Department
Robert E. Millward, Commissioner

Planning Context

Redevelopment of main streets is regulated by the provisions of the City's Official Plan and Zoning By-law. The ways in which these streets have been viewed from a policy perspective has changed rather significantly over the past 20 years. In the 1960's, policies were adopted to discourage unlimited strip commercial development and to channel or concentrate commercial uses to designated nodes or business centres. A review of that policy in the 1970's indicated that most of Toronto's shopping activity was still being carried out on the linear retail strips and that they should continue to play a dominant role in satisfying both local retail and housing functions.

In the 1980's the City has adopted policies which recognize the potential and importance of the retail function of our main streets through amendments to the Official Plan and the initiation of various special programs.

Thus, over the past two decades there has been a considerable emphasis on enhancing the viability of the retail function of Toronto's main streets. However, planning policies have not addressed main streets in their entirety, nor have they considered the vast potential for small scale housing redevelopment opportunities.

5.1 Early Development Controls

Main streets serve a major retail function in the City. Historically, the pattern of retailing in Toronto has followed the pattern of growth of residential areas moving outward from the Central Core along the main arterial roads.

The City of Toronto Zoning By-law 16253, originally passed in 1944, and By-law 20623, passed in 1959, introduced various zoning categories in the City. The commercial or "C" zones were created at this time. The main streets were zoned "C1 V1" with a density of three times the lot area for commercial uses. The C1 zone also permitted residential development on its own or in combination with a commercial use in the form of a mixed use building with residential units in the upper portions.

In the early 1960's shopping patterns went through a transition as a result of general societal changes. New forms of retail activity evolved as increased car ownership and expanded transit availability increased the distance people were willing to travel to reach "modern shopping centres". The planned shopping centre was a new form of redevelopment which many believed to have advantages over the traditional shopping strip. The centres offered adequate parking in addition to accessibility by public transportation, shops conveniently grouped to serve the public, and a wider range of goods and services at one location. In 1965 and 1967 the City of Toronto published two background reports entitled "Towards a New Plan for Toronto" (October 1965) and "Proposed Plan for Toronto" (June 1967). These reports identified the concept of a "District Commerce Centre". The Plan called for the channelling of both office and retail functions to designated sub-centres, generally located at major intersections along subway routes. The view was that with the major public investment in the subway system, concentration of commercial uses at the subway nodes would reflect an efficient use of the infra-structure. The older main streets and their retail function was considered outdated. The alternative to main streets was the *planned centre*.

5.2 1969 – Official Plan Part I

In 1969 the City of Toronto adopted the Official Plan Part 1. The plan contained policies on "District and Regional Commerce Centres" identifying them as major nodes of commercial activity outside the Central Business District. The remaining commercial areas or strips of retail along the arterial roads were designated as "Areas of Permissible Commercial Use". To direct development to "District Commerce Centres" rather than "Areas of Permissible Commercial Use" along the main streets, higher densities were made available in the former designation.

The Part 1 Plan designated 23 nodes as District Commerce Centres and two as Regional Commerce Centres.

5.3 1970's – Review of District Commerce Centre Policy

Subsequent to the approval of the Official Plan for the City of Toronto, in the 1970's City Council expressed a concern over "the implications that a decline in activity on retail strips would have for the City's businessmen, its customers, its residents and its physical structure" (Toronto's Retail Strips, April 1976).

A review of the Official Plan "District Commerce Centre" policy indicated that:

> *The existing permitted densities of 5.0x commercial and 2.0x residential were too high and that the form of development that could be produced would be incompatible with the abutting Low Density Residential Areas;*

> *The additional density permission had not really been successful as an incentive to attract development to the nodes and very little new development occurred within the areas defined as "district commerce centres; and*
>
> *The existing commercial strips were functioning appropriately by serving the shopping needs of area residents and that there was no need for increased development at the nodes.*

In a report of the City of Toronto Planning Board dated June 26, 1978, reviewing the "District Commerce Centre" policy, the conclusions were that the policy was no longer appropriate. The report stated that "retail strips are an integral component of the City's structure and are the traditional centres of activity for its neighbourhoods. Their redevelopment or major change in function could have a sizeable physical and social impact on the abutting residential neighbourhoods which should be considered in the development of policies for the strips."

5.4 Central Area Plan

In 1976 the Central Area Plan, implemented by By-law 35-76, represented a shift in policy direction from the 1969 Plan. One major thrust of this new plan was to encourage the concept of mixed commercial residential development almost everywhere in the Central Area. The emphasis was on housing and the creation of a more livable inner city environment. Mixed commercial-residential designations in the Official Plan and a new CR zoning were created. Within the Central Area the main streets were designated for Low Density Mixed Commercial-Residential development and the zoning was changed from C1 to CR. The CR zoning restricted commercial density by a floor space index and residential by a units per acre figure. The CR zoning, with a units-per-acre definition for residential density, was introduced to encourage the development of larger housing units.

5.5 Part II Neighbourhood Plans

Numerous Part II Plans outside the Central Area, completed in the late 1970's and 1980's, contained policies for retail strips, to be designated as "Low Density Mixed Commercial-Residential" areas with appropriate guidelines for the design, height, density and provision of amenities. The CR zoning was applied to those areas. However, it has not been entirely successful in achieving the development of housing in mixed-use buildings in such areas. The unit-per-acre method of calculating residential density can work fairly well for larger sites. It is not as easily adaptable to the typical site in a low density area where smaller units would be preferable.

There are 17 Part II Plans outside of the Central Area which have policies affecting retail strips. The Plans were prepared after extensive public consultation, with the

primary policy objective being the preservation of neighbourhoods. With respect to the retail strip policies contained in the various Part II Plans they are generally similar in nature. In addition, they speak to the intensification of pedestrian-oriented retail activity through the retention and encouragement of the retailing function and the promotion of housing in mixed-use buildings.

The Part II Plans recommended the deletion of the "District Commerce Centres". The focus of these Part II Plans was to ensure the stability of low density residential neighbourhoods. The Plans did not emphasize the production of new housing.

5.6 1980's – Retail Strip Policy Reports

In the early 1980's (1980 – 1982) a series of reports wasproduced by the Planning and Development Department on:

- Retailing – Support for Retail Strips – General Policy Proposals
- Services for Small Businesses on Toronto Retail Strips
- Retailing – Economic Policies for Retail Strips.

These reports reiterated the importance of retaining healthy retail strips.

5.7 Present Policy Framework

Recent Official Plan Amendments

Council has implemented many of the recommendations contained in the series of 1980 – 1982 reports by adopting amendments to the Part I Plan. Official Plan Amendments 339 and 362 introduce a set of policy statements to Sections 3.1 and 3A.1 which encourage:

- the retention and revitalization of Toronto's retail strips through the initiation of public actions, promotion of private initiatives and the recognition of specific "low density mixed commercial residential areas" as traditional shopping streets
- the development of housing in mixed CR areas of a type, density and form that is consistent with the character of the area and is compatible with adjacent uses.

Living Room II Report

The "Living Room II" report, adopted in principle by Council on December 5, 1986, presents a housing strategy for the City of Toronto for the next 10 years. It contains certain recommendations pertaining to the City's main streets. Recommendations 38 (b) and (c) requested that the Commissioner of Planning and Development report

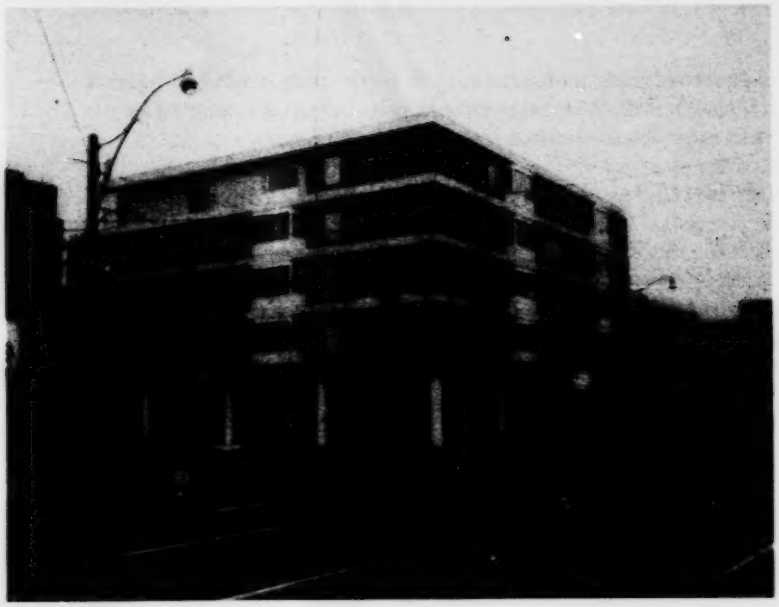
on, "(b) the possibility of reducing parking standards for housing in CR and C1 districts which are typically well served by public transit; and (c) rezoning C1 districts to CR to encourage more intensive residential development."

Changes to Zoning By-law

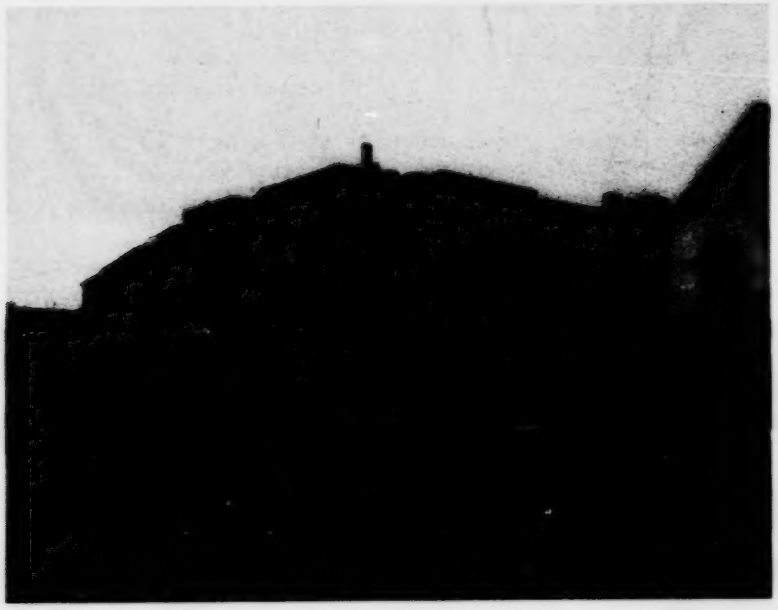
With respect to the promotion of housing on retail strips, in 1985 City Council approved a "gross floor area option" for the calculation of residential densities in mixed CR areas. Market pressures for smaller units and the need for affordable housing led to the formulation of this option. Developers now have the choice between the gross floor area option which could be utilized when constructing a project with small units and the units-per-hectare option when larger units are being considered.

In May 1987, Council adopted a planning report setting out the policy rationale for rezoning C1 to CR. It indicated that because each area would have to be examined separately, City-wide completion of the process might require up to two years. The Queen Street East strip between Coxwell and Victoria Park Avenue is the first one to be completed.

A comprehensive policy initiative directed at encouraging additional housing on the main streets would in many ways complete the process of re-establishing the importance of these streets in the City's fabric.



A recent 5 storey mixed use commercial/residential building at Eglinton Avenue West & Elmsthorpe Avenue.



Another modern interpretation of a mixed use commercial/residential building at Yonge Street & Imperial Avenue.

Recent Redevelopment on Main Streets

Data from the Planning and Development Department's "Land Use File" reveals some interesting trends in recent construction activity. The analysis examined 94 properties located on the main streets, identified for the purposes of this report, which have been redeveloped since 1976. Clearly, the rate of redevelopment with approximately 100 projects in 12 years is very low.

The majority (70%) of these redeveloped properties studied are entirely residential or mixed use, leaving 30% exclusively commercial buildings. These mixed-use and residential buildings contain a total of approximately 1900 dwelling units. The largest 10 redevelopment projects, which each have over 90 units, contribute 1304 units or 60% of the total dwelling units built in 12 years. Sixty projects contain 25 units or less.

In terms of both surface and underground parking, over 2000 spaces have been provided, serving both commercial and residential uses. The following table indicates the range of sizes, in terms of number of uses, of residential redevelopment projects.

Table 2

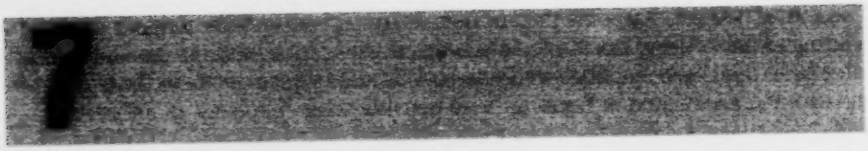
No. of Properties	No. of Dwelling Units
1	200
1	150 – 200
6	100 – 150
5	50 – 99
3	25 – 49
11	10 – 24
11	10 – 24
36	1 – 9
31	0

A significant number of these new buildings have been constructed on corner lots or assembled midblock parcels, many flanked by a rear lane. The data also reveals a tendency for new construction to occur with greater frequency on the more successful strips. For example, approximately 30% of the developments are located on Yonge Street, Bloor Street West and Spadina Avenue.

The Land Use File also indicates which projects have been through the rezoning or Official Plan amendment process and which have been constructed as-of-right. A dichotomy appears between the larger and smaller-scale developments:

- projects approved through the rezoning process are fairly large; eight- to 10-storey mixed-use or wholly residential buildings with 100 dwelling units or more and underground parking. Many of these are seniors' housing projects.
- on the other hand, the smaller one-to three-storey commercial or commercial-residential mixed use buildings, each with a modest number of units, are built as-of-right.

It would appear that the reduction in the number of rezonings and the increase in the residential unit of small private sector buildings would be compatible goals achievable through a new zoning norm.



Opportunities and Constraints

7.1 Advantages of Main Street Intensification

Housing Opportunities

As outlined in Councillor Gilbert's report of November 1987, "A Proposal to Redevelop the Main Streets of Toronto", and calculated previously in this report, there is considerable opportunity for developing housing as well as improving Toronto's main streets.

Demographic trends in Metro Toronto as well as the City of Toronto show that there is an increasing trend towards smaller households. At the present time in the City of Toronto, single-person households constitute about 40% of the total households while one- and two-person households constitute 67% of the total. This trend towards smaller households has been on the rise for the past decade or longer. In addition, the City's population is aging and the number of senior citizens in one- or two-person households is increasing.

Although the population of the City remains stable, the number of households has increased at a rate far in excess of the rate at which new units have been created. In particular, the need for smaller, affordable units has not been met.

As part of the Metropolitan Plan Review, Metro has recently completed two major housing reports, entitled: "Housing Trends: 1976-1986" and "Housing Intensification". Both call for more intensive use of existing housing stock and more intensive residential development to maintain Metro's population at the current level and the region's economic growth. The reports point out that the shortage of affordable housing is making it difficult for employers to attract additional labour force. There is little vacant residential land in Metro. If all such land were developed, it would only produce about 17% of the projected housing need. Thus, the production of a range of smaller housing units in areas that are already well serviced by such hard infrastructure (sewers, utilities) and soft infrastructure (churches, parks, community centres), is seen as a logical solution.

The City of Toronto has, over the last decade, lost a considerable amount of its existing rental housing stock to conversion and demolition, and the amount of new affordable rental accommodation has been almost negligible. It is the City's goal to increase the production of housing. New housing, even if it is not all affordable, will at least take the pressure away from the conversion of existing housing stock.

Some of this housing can be built in new neighbourhoods, such as the Railway Lands and the proposed St. Lawrence Square development. Such neighbourhoods will require the creation of new infrastructure and will contain a diverse mix of housing types. It is clear that even the creation of these new neighbourhoods will not solve the housing crisis. Conversion of stable residential neighbourhoods or viable industrial areas cannot be considered. New housing in the Central Core has so far largely produced luxury accommodation.

The development and intensification of the main streets outside the downtown area presents a major opportunity for the provision of housing, and can result in a more efficient use of the City's existing infrastructure, the transportation facilities, recreational, social and other services that are already in place.

When such housing is spread out in a linear fashion across the entire width and length of the City, its impact will not be one of major urban renewal, but of low-scale intensification. This will not only make the existing retail and hard and soft infrastructure more viable, but will also reduce the need for those who work in the City to commute. Substantial new housing can be built to meet diverse needs without putting existing policies of neighbourhood and industrial preservation into jeopardy.

Physical Revitalization

A second point that Councillor Gilbert makes is that the main streets are the heart of Toronto's neighbourhoods. As discussed elsewhere in this report, these streets symbolize a small town, main street character which is indeed a part of the history of their development. Many portions of these streets are distinctive and reflective of the historical period during which they were built. However, there are large tracts which are singularly undistinguished, characterized by rundown, nondescript building facades and single-storey structures detracting from the street's character.

A program to redevelop these streets more intensively would reflect Toronto's current status as a major metropolitan centre. Such development could be low scale, sensitive to the historical vernacular as well as compatible with the surrounding neighbourhoods.

Redevelopment could also provide opportunities for such improvements to the public environment as sidewalks, street lighting, street furniture, and reorganization of utilities like hydro and district heating systems.

The dual opportunity of housing production and physical improvement offers a major challenge to the small scale developers, architects and neighbourhood residents and requires a firm commitment from City Council.

7.2 Constraints on Development

To gain some insight into why landowners and the development industry in Toronto have taken so little initiative in building on main streets, several discussions were held with a variety of housing developers both in the private and public sectors. They identified several constraints.

Assembling Land

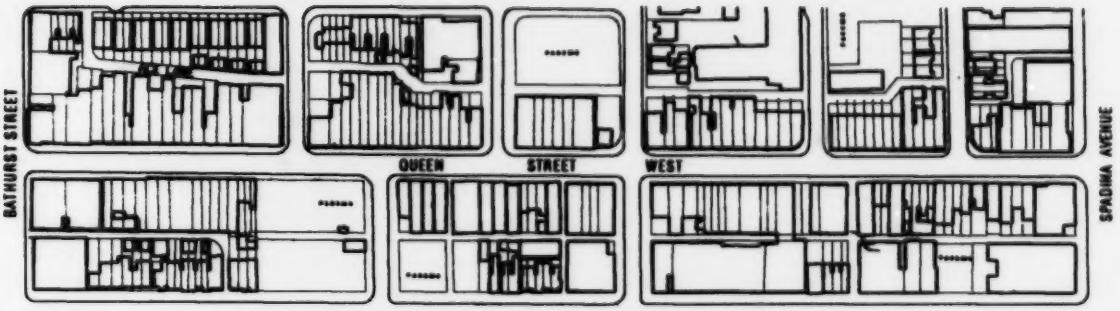
The difficulty of assembling land, given the fragmented ownership pattern of small lots and the high cost of land, is one major barrier. As outlined in Section 3 of this report, the typical property frontage is about 30 ft. In order to develop a property for mixed uses, at least a frontage of 40-50 ft. is required. Hence, in most cases, at least two small properties would need to be assembled or developed jointly by the owners to accommodate residential uses above.

Many individual landowners make a reasonable profit out of their retail activity. That is, the income from retail at street level produces enough revenue to cover the cost of the land, even where this cost is relatively high. If the proprietor is also the property owner, he is not interested in interrupting his source of livelihood during the course of redevelopment. The business may provide his income, and the property itself, appreciating in value even without redevelopment, may be his secure retirement fund. Most commercial property owners do not want to become residential landlords, particularly in the same building as their tenants. The rewards do not appear to be worth the problems of having to deal with the Landlord and Tenant Act, the Rental Housing Protection Act, Rent Review and the myriad of changing regulations that apply.

If the retail space is leased, the leases are usually long term, particularly on stable strips, again adding to the difficulty and cost of assembling lands, as leases must be bought out.

The prospect of building condominiums above the retail store does not appeal to many landowners since it means a loss of equity in the air rights. The possibility of buying or leasing the air rights from the landowner to build residential units was also discussed with both private sector and non-profit housing producers. In theory, one can assume that the typical one- or two-storey building has unused density above the retail store which has zero land value because the retail pays for the land. However, in practice, the owner may not want to lease the rights if residential development interferes with his ability to operate the retail business. If the air rights

1890



1988

In comparing these two maps of Queen Street West from 1890 and 1988 it is clear that the existing pattern of streets, blocks and lots was firmly in place in 1890. The ownership pattern that we see today of very small frontages on Queen Street was in existence one hundred years ago.

are sold, he loses part of his equity. The non-profit sector is unable to compete with the private sector for the acquisition of land or air rights because of the high cost, unless the cost of acquisition can be written down. The non-profit, co-op sector also sees little advantage in a short term lease of say, 21 years since such a lease diminishes in value with time. In addition, leasehold does not guarantee security of tenure.

A major factor in determining the potential for mixed commercial-residential development on the main streets is the cost of land. Land values are established by a number of factors including location, zoning regulations, perception of market potential and the use of land investment as a hedge against inflation. These factors have created values along the main streets currently ranging from $100 to $200 per square foot and escalating rapidly. It should be pointed out that these figures are only established potential values and in many cases bear little relationship to the actual cost of the land to the current owners.

The current requirements of the Zoning By-law were consistently raised as a major problem by public sector as well as small-scale private developers. The current CR or mixed-use zoning tends to encourage commercial development and does not give sufficient incentive for residential development. Other restrictions such as setbacks and minimum parking and recreation space requirements are also seen as deterrents. Since small builders lack the knowledge and resources to deal with zoning regulations, they often choose to put up a one-storey row of shops rather than undertake a larger, mixed-use development.

The zoning and density provisions, in themselves, affect land values and, to an extent, the feasibility of mixed-use development on the main streets. One major consideration is the amount of commercial development to be encouraged or permitted along these streets. The current zoning on most main streets permits a commercial density of 2.0. Thus, there is additional commercial density beyond the ground floor retail which can be built on the second and third floors. However, there does not appear to be much demand for such commercial space. In fact, office growth is concentrated elsewhere in the office centres at major subway nodes. Hence, even the commercial component of the currently permitted density is underutilized, although it does strongly influence the appraised value of the property.

While no detailed survey of the use of second-storey commercial space has been carried out, it is clear that a great deal of this space is under-utilized. In all but prime locations, it is vacant or used for storage purposes. In many cases, since commercial space is expected to produce a higher return on investment than residential, the potential of marketing the commercial space in the future acts as a deterrent to building residential now. As noted above, the amount of commercial space that is permitted under the current zoning is greatly in excess of that which

exists or is needed in the future, given the consolidation of commercial office space elsewhere.

A significant barrier to the provision of housing above retail stores appears to be the residential parking requirement. All producers considered that the current parking requirement is too high and does not relate to the type of housing that could be built, nor to the needs of the "users" or those who choose to live above stores along main streets. In general the main streets are already well served by public transit, the availability of which might justify a reduction in the parking requirement.

The requirement of one parking space per unit is too high. The developer's cost of providing parking at such a high ratio, particularly if the parking is to be provided below grade, makes the project prohibitive. Since the demand is for small units, the parking standard should reflect this. An additional problem is the lack of continuous rear lanes. If there is no lane to service the development, it is virtually impossible to provide parking in a mid-block site.

During the course of this study, the economic feasibility of mixed-use development was tested on several hypothetical main street sites. (See Appendix B). Variations in the mix of uses and financing arrangements were used. One interesting finding of these tests was that a project could be developed profitably by the elimination of office commercial uses, an increase in residential density and the inclusion of a nominal amount of street-related retail space. A lower rate of parking was assumed. Although these examples were theoretical, they showed that zoning regulations have a significant impact on the viability of mixed-use development. These initial findings were confirmed through discussions with private sector developers as well as representatives of Cityhome. It was also pointed out that the cost of delays caused by lengthy rezoning procedures are prohibitive for small builders. Since the process is highly complex and discretionary, it requires experts and specialists to see a development through.

In addition to the economic barriers to development cited by the private, public and non-profit sector developers, an additional constraint is the impact of such redevelopment on the neighbouring residential community.

It is critical that redevelopment result in buildings that are compatible in scale and form and character of main streets. As outlined above, Toronto's main streets do have a consistent quality and pattern. New development should not drastically alter this character but should *consciously complement and reinforce it.* The issues of height, overlook and privacy of existing residents must be carefully considered. The scale of the project, in size more than density, can seriously affect its acceptability from the point of view of the existing community.

The process of redevelopment requiring demolition and construction can be disruptive in itself. Issues related to parking and traffic on local streets and the infusion of new residents can also raise community concerns. Thus the process of change must involve local communities.

7.3 Basic Assumptions

Based on the above discussion, certain basic assumptions and conclusions can be made regarding the development of housing on main streets. First, we are dealing with a large number of small lots, individually held by private owners. Second, the present zoning systems do not appear to generate the most desirable building types for these lands. Third, most main streets have thriving retail businesses on the ground floor, adding business disruption costs to the cost of redevelopment. Finally, the ubiquitous and familiar low-scale form of our main streets is very much a part of the Toronto neighbourhood fabric. Redevelopment of main street properties has to be extremely sensitive to this comfort level and should not drastically alter this structural relationship. A number of basic assumptions regarding this initiative have to be clearly stated at the outset.

This proposal is aimed at maximizing the residential potential within the general bulk, height and built form criteria that currently apply to main streets. Councillor Gilbert in his report suggested that an average building size of five storeys with commercial uses at grade could result in some 70,000 housing units. The current zoning provisions generally permit development at this scale, with a height limit of 46 ft. or 4 1/2 to five storeys.

In a later section of his report, however, Councillor Gilbert discusses the need for a new kind of zoning to encourage the development of housing. He suggests that most of the land along our main streets would have to be rezoned upwards to permit development of the scale proposed. Because such rezoning would be at the initiative of the City, he suggests that the City should capture the resultant increased value of the land. Existing owners could retain their full equity but would become co-owners of the land with the City. They would retain ownership of their properties up to the height, say, of the second storey, and the City would have ownership above that.

The conclusion of this report is that since the required scale of development is already permitted, a density bonus or rezoning to a higher scale of development is not necessary. Rather, this report suggests that zoning adjustments should be aimed at simplifying the existing norms and changing the ratio of commercial and residential uses.

Any housing built on main streets will be useful in alleviating the current shortage. At the present time the production of both market and affordable housing is extremely low in the City. The proposal to redevelop main streets cannot alone solve the housing problem or the long-term need for affordable housing. Because of the nature of housing along retail strips and the small scale of buildings likely to be developed, it is unlikely that luxury condominiums or high-priced housing would overwhelm the market.

An increased production of smaller units on the main streets would be complementary to the demographic trends in the City. Single-person households and the elderly are increasing as a proportion of the City's population. Smaller sized units in the highly serviced areas, with most domestic conveniences close at hand, are needed in response to this change in the population structure.

The redevelopment of the main streets with buildings built to the front lot line, the need for rear access to the retail uses for servicing, and the requirement for parking, make it difficult to provide on-grade amenity areas for residents. Thus, smaller units without family-oriented amenities are most suitable to the main street context.

The more successful the City is in encouraging the production of housing within the acceptable main street building form, the less pressure there will be for policy changes in stable residential areas. Over the past decade the City has lost a substantial amount of its rental housing stock to various forms of conversion, notably older rental apartment buildings to condominiums. The shortage of housing accommodation has also created pressure on existing residential neighbourhoods for the construction of new housing often at higher densities than permitted under existing zoning regulations. New construction of a variety of forms of housing accommodation on retail strips will reduce pressure on the existing housing stock and the stable low density residential neighbourhoods.

Toronto's Main Streets need the animation of domestic life above the store. Main streets are the poorer when they reflect only the day-time life cycle of the retailer and consumer. With the early morning to late evening rhythm of residential activity on a street, the interest and vitality is greatly enhanced.

The quality of the physical form of Toronto's Main Streets would be improved with a somewhat larger scale of building than generally exists. Streets are defined and given character by the buildings aligning them. One- and two-storey strip commercial buildings leave the street poorly defined, particularly on the wide streets. The introduction of upper level housing brings a stronger sense of definition to the streets making them more urban in character and more urbane in use.

Increasing the residential population on marginal strips will contribute to the regeneration of the retail environment. Any increase in population will likely be reflected in an increase in business. The people living on the main streets, generally not car owners, are more likely than most to do their shopping locally.

A housing intensification program on commercial strips will require no municipal service infrastructure costs. Unlike buildings on new tracts of land, the services are all there. From sewers to schools and parks, Toronto's main streets have a concentration of a variety of services.

Development Scenarios

The main goal of the various development scenarios outlined below is to engage all development sectors, public, non-profit and private, to participate in the production of housing on main streets.

During the course of this study, several hypothetical sites were tested assuming different land costs, lot sizes and financing alternatives. In each example a five-storey building was assumed with a nominal amount (0.5 times coverage) of retail at grade. The following discussion is based on these tests.

8.1 Private Sector

Many small-scale, private developers have stated an interest in this type of development. For instance, the potential of mixed use redevelopment along retail strips was extensively discussed at the 1988 Charrette on Affordable Homeownership sponsored by the Toronto Home Builders' Association. Private sector redevelopment could produce several different types of housing.

Condominiums

Some of the larger sites, which are currently parking lots for shopping centres, LCBO and Brewers' Retail Stores, a variety of automobile-oriented, retail chain store parking lots, surplus gas stations and used car lots, could sustain the development of condominiums ranging up to 100 units in size. Parking requirements appear to be the principal difficulty with these sites. A preliminary exploration of the profitability of developing condominiums on main streets indicates that even smaller mixed use projects of 25 units, with underground parking on a 10,000 sq. ft. lot on a relatively successful retail strip, can return approximately 15% to the developer. On smaller lots approximately 4,000 to 5,000 sq. ft., profitability is dependant upon the provision of parking. The construction of underground parking would not be economically feasible. However, a project with a small number of units with parking at grade at the rear appears to be feasible.

Private Rental

This has not been a popular option but is being reviewed by some developers looking at acquiring an asset base. The private rental development can have two advantages over condominiums. First, the landowner with rental housing does not incur the capital gains taxes that the landowner with condominium development must bear when the units are sold. Second, the landowner retains ownership permitting profit from future price appreciation when the building is sold. It has the further advantage of being more practical at a smaller scale on the typical small lots found throughout the city. A building containing 20 to 30 units on a 10,000 sq. ft. lot is realistic for small operators to develop and manage. An example of rental housing development on a 10,000 sq. ft. lot in a relatively successful retail strip shows rate of return can vary according to the number of units. Forty, one-bedroom units could be accommodated in a five-storey building. When parking is provided in a below grade structure, the cash return on such a project can be 8%. With more bachelor units and reduced parking, the project could be more profitable. It was pointed out that the key to maximizing the return is to develop as many small units as possible.

Small Scale Additions to Existing Buildings

Building either on the top or back of existing retail stores has been attempted occasionally . This could provide opportunities to add housing units to retail strips where demolition and rebuilding is not considered desirable. The provision of parking is the principal constraint. Other potential problems include the strength of the bearing walls, footings and various structural and building code ramifications.

On a larger scale this model could include several stores or even a whole block of buildings. If the various owners joined together, the rights above their properties could be developed to produce housing. Vehicular access at the rear, corridors and stairways could be consolidated. The difficulty of initiating and co-ordinating such a development is an obvious impediment.

8.2 Public Sector: Non-Profit and Cityhome

Many of the issues faced by Cityhome are similar to those faced by non-profit housing agencies. The main problem for the non-profit sector is its inability to compete with the private market for land acquisition. Because of the high cost of land, a direct subsidy or write-down for land acquisition may be necessary to make a project viable.

In looking at the economics of a range of development options, hypothetical examples using land costs ranging from $100 to $200 per square foot were reviewed (Appendix B). A cleared site is assumed, that is, inclusive of demolition, if it is required. The hypothetical site chosen was a mid-block 100' X 100' lot serviced

by a rear lane. A site of this size was assumed in order to accommodate the requirements of lobby access, fire exits and elevator, while ensuring sufficient frontage for retail at grade. The residential component was analyzed on the basis of current construction costs for assisted housing and current capital cost ceilings. In order to maximize the capital cost ceiling, the overall number of units was maximized; thus, the size of units had to be kept small. Another key factor was the land value that could be attributed to the retail commercial component of each development. The more valuable sites could support higher retail rents.

It was found that even in fairly high land value locations a density of three times coverage could still permit a viable development. It would produce a five-storey building with retail at grade and four floors of apartments above. However, the building would contain a greater proportion of bachelor units than one bedrooms. A range of 30 to 40 units could be produced. In locations where the land cost is lower, a greater number of one bedroom units could be built. A lower parking standard than is currently required, similar to that for assisted housing in the Central Area, was used (i.e. 0.56 spaces per unit). All parking was accommodated in one level below grade or partially under the building at grade. In cases where the land value assumed was very high, the resultant building was six to seven-storeys in height, unless all units were to be bachelor units.

Thus, it was clear from these examples that, in most instances, redevelopment at a density of three is viable under the current MUP's.

Land Acquisition – The Extendable Building

A major problem for public agencies is the difficulty of finding suitable sites and land assembly involving a large number of small lots. However, a careful acquisition strategy could be used with the possibility of future extensions of a building. The purchase of suitably located corner sites on the less developed strips would provide the greatest potential.

A corner site provides the best form of access to main street buildings. The opportunity can then be taken to design a building which can be extended along the street as adjacent properties become available. With a properly placed corridor and fire stair, each successive 20 feet of frontage can provide eight, one-bedroom units on four floors. Capitalizing on the existing building service core, only the additional construction of one new fire stair for every second bay would be required until the resident population exceeded the capacity of the elevator and of the garbage removal facilities. With substantial cost savings on the construction of additional bays, the developing agency would be in a strong position to insure acquisition of successive properties when they become available. A holdout may initially limit the size of a site, yet, over time, the possibility of including that site in the redevelopment could occur. The attached schematic shows the possibility of an "extendable"

building, at least in one direction. This concept can also be used for the provision of below grade parking, where the first redevelopment may provide the ramp to below-grade parking which is subsequently extended to adjacent sites. If parking is needed for commercial uses, a second floor of parking could be provided. This will be more costly and, therefore, would need to be justified on its own merits. The involvement of the Parking Authority in this issue would be useful. If the idea of parking under the public right-of-way is to be pursued, as suggested by Councillor Gilbert, the input of the Commissioner of Public Works as to its feasibility will be required.

Public Ownership of Air Rights

Having the City as a potential partner may be an advantage in that it could, through Cityhome, own and manage the units created through redevelopment, relieving the commercial owner/user of this responsibility. Indeed, the City's purchase of the residential property rights may be just the incentive needed to trigger interest. This concept, however, raises some concerns about the existing retail space user bearing the cost of the new construction. In many cases, however, sites have been redeveloped as single-storey retail buildings providing no housing. The reasons for this trend are cited above, namely, that the one-storey retail building can, on its own, produce sufficient revenue. However, the City should discourage this trend and consider whatever incentives are necessary to encourage the construction of housing in mixed-use buildings.

Public Leasing of Air Rights

Another option is that a public agency such as Cityhome could lease the air rights from individual landowners.

The notion of individual residents buying a long-term lease on their units, a concept prevalent in the United Kingdom, as a means of reducing the purchase price of a dwelling unit, would be an innovative form of tenure in this country. One's ability to sell the lease, and the price it would fetch, both decrease considerably in its later years. At the end of the term it has no value whatsoever. Long leases in mid-term may well be worth more than their initial cost, but the 21-year lease suggested by Councillor Gilbert, which may be just short enough not to require the payment of land-transfer tax, has no such potential. Ninety-nine year leases or longer are the basis of the British system. The length of lease on the residential development rights must exceed the 35-year amortization period of the mortgage. The lease benefits the owner more than anyone. He gets a long term lease for a sum equal or close to the value of the fee, and gets to collect again at the time the lease comes up for renewal.

This alternative does not permit the public agency to acquire equity, nor does it necessarily offer security of tenure for the tenants. However, the property owner

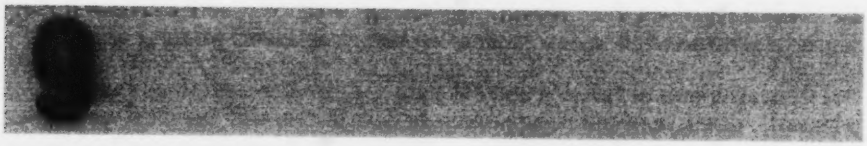
would retain full equity, and if the lease were paid in advance, he would have access to some capital for the cost of his own construction. One of the major constraints in residential development of private lands is the lack of adequate residential management skills or resources available to most small property owners. With an air rights agreement with a public housing agency, this problem can be overcome. While the land and retail component can remain with the private owner, in exchange for a cash payment or long-term lease, the residential component above the retail could be developed and managed by the public agency. This approach could also be applied to the below-grade parking.

A direct purchase of the residential air rights with a 25-year amortization, or in the case of an assisted housing development, with a 35-year amortization, both spread payments over a longer period than the 21 year lease, which would have to be amortized within its term. Reductions in monthly cost are achieved, at any given interest rate, by longer amortization periods.

The purchase price of a property is not based on its expected useful life. In any event, the present value of long-term, future occupancy would be small. How the cost of a long-term lease should relate to the actual creation cost of a development which will survive the lease is a question requiring more consideration.

8.3 Utilization of Public Properties

Various public agencies hold land on the main streets. Land holdings include T.T.C. lands, Board of Education lands or groups such as Liquor Control Boards, lands under the jurisdiction of Public Works, City Property Department, Public Library Board and Parking Authority lands and Post Offices. Living Room II has recommended that a complete inventory of these lands be prepared. Money can be saved by relocating some uses or redeveloping some sites to combine uses. A strategy for joint development and management to meet the requirements of existing agencies is critical.



Implementation

A comprehensive program for the intensification of development on main streets requires specific tasks to be undertaken as well as an implementation strategy. Several discreet pieces of work will have to be undertaken by City staff and professional consultants. A detailed outline of program objectives and the tasks required are discussed below.

9.1 Objective: To undertake pilot projects to demonstrate the feasibility of main street redevelopment

Pilot projects can be extremely useful in providing life size models for the concepts presented in this program. These projects would display the commitment to housing intensification on main streets as well as serve as invaluable examples for landowners, architects and developers interested in such redevelopment. The city could be an active partner with landowners in demonstrating various prototypes which could include:

- City acquisition of air rights for redevelopment of housing above privately-owned ground floor retail use
- City lease of air rights and below-grade rights.
- City acquisition of strategic parcels of land such as corner lots and the development of the "extendable" building with joint partnership of other owners on the block.

In order to implement such demonstration projects it is necessary to explore sources of funding and methods of financing. For instance, it may be necessary for the City to request a special allocation from the Province for these projects. Senior levels of government may also have to write down the cost of land acquisition. Tax concessions to private developers may be required to encourage developers of small sites to get involved in such joint venture projects. The City could put out proposal calls to invite property owners and developers to participate in these demonstration projects.

Discussions regarding these projects are currently under way with the Province as well as landowners and several projects are being considered for this purpose.

The Commissioners of Housing and Planning and Development should actively pursue the development of these projects in consultation with the Province and respective landowners. During the development of the pilot projects, assessment of the potential traffic and access patterns will be studied in consultation with the Commissioner of Public Works. (See Appendix C).

9.2 Objective: To determine the economic feasibility of housing intensification on main streets.

Economic Feasibility Study

The initial feasibility analysis shows that there are many economic constraints to this form of redevelopment. If this were not so, redevelopment would already have occurred. The fi:st stage in the overall program will be to examine the economic feasibility of the various kinds of development strategies that are discussed generally in Section 8 of this report. This would provide critical information with direct implications for the various potential developers of housing, particularly small property owners and builders.

The cost benefit analysis should test the feasibility of various models of four to five-storey buildings on main street locations. Each model should look at the barriers for each housing producer as well as the benefits. Several variables should be analyzed:

- varying lot sizes, namely narrow and wider frontages and varying depth
- corner lots and mid-block locations
- lots with rear lane access versus those without rear lanes
- buildings with underground or at-grade parking at the rear
- a range of residential, retail and office market rents in various locations using a range of land values
- comparative construction costs for mixed-use buildings containing retail and residential uses in a five-storey building, a three-storey building without an elevator and a single storey retail building
- varying mix of commercial and residential uses with a view to maximizing the residential component.

Proforma analyses need to be prepared for a range of development scenarios.

Private:	rental
	condominium
Public and Non-Profit:	rental
	acquisition of existing units
	strategic land acquisition
	extendable building (discussed in Section 8)
Joint Ventures	public acquisition of air rights
	public lease of air rights
Private/Joint Ventures:	additions to existing buildings

The proformas should include some measure of the benefits of an increase in the local population of customers for the retail component as well as the cost of disruption of existing businesses.

The analysis should explore innovative financing alternatives such as leasing of air rights by public agencies and sources of funding through examples from housing projects in other jurisdictions and consultation with a variety of agencies and government bodies.

In order to conduct this analysis, it will be necessary to hire a consultant to first prepare a detailed terms of reference for the economic feasibility. This should include the scope of the study, the budget, and a strategy for implementation. Based on discussions with senior level governments and the findings of this study, it may be necessary to pursue certain program and legislative changes to encourage the intensification of main streets.

9.3 Objective: To determine the appropriate physical form of redevelopment on main streets

Search for Ideas Competition

An architectural and urban design competition to generate ideas regarding building prototypes of mixed-use retail and residential buildings should be undertaken. The overall goal is to develop effective models for main street housing to focus attention on this issue both locally and province-wide. Ways of mitigating the perceived and real conflicts between main street development and stable residential communities should be investigated through drawings and models of buildings and street blocks. The design solutions must address ways of preserving the good examples of historical architectural forms as well as the construction of the scale and type of buildings which will provide an appropriate mixed commercial-residential character of main street development.

The results of the competition would be used as a basis for workshops and discussions with the architectural community, housing developers, landowners and the general public. Design guidelines can then be developed to assist future developers. The city will require funds to hold the competition which should involve the architectural, planning and development industries as well as the media. A commitment to build the winning projects would be a useful element of the competition.

A review committee consisting of city representatives and members of the architectural community would be established for drafting the terms of reference of the competition as well as for judging entries.

9.4 Objective: To develop a suitable as-of-right zoning for all main streets

A Zoning Study

An important step in the development strategy would be to rationalize the zoning to produce a building form which fits the main street environment and maximizes residential uses.

With a fairly consistent average property depth of 90 ft. to 100 ft. and an apartment building depth of 55 to 65 ft., the average floor plate coverage of 60% of the lot is a highly appropriate form. A five-storey building would then have a density of three times the lot area, of which about 0.5 to 0.7 could be for retail use.

To accommodate the retail floor with a height of about 13 ft., the height limit on the main streets should be raised from 46 ft. (14 m) to 49 ft. (15 m).

Currently, the zoning on most main streets permits buildings of this scale. In many CR zoning districts, however, the overall density is limited to 2.5. The height limits vary from 46 ft. to 60 ft. In the C1 zoned areas, a total density of 2.2 is permitted for mixed use buildings, 3.0 for commercial buildings.

The departure from the current zoning would involve a change in the ratio of commercial to residential uses. It is recommended that a lowering of the commercial density to between 0.5 and 1.0 should be seriously examined. By the same token, the residential density can be increased to achieve an overall density of 3.0.

Consideration should also be given to linking retail permission to the provision of housing.

9.5 Objective: To develop suitable vehicular service requirements

Residential Parking and Loading Study

The purpose of the study would be to determine the existing automobile use patterns of residents on main streets. It would then suggest appropriate policy and implementation procedures to provide adequate standards for residential parking and loading.

An important issue which will be addressed by this study is how a parking standard in the Zoning By-law for residential uses can complement or affect the parking standards developed for the retail uses along these strips. This study should also examine the combined residential and commercial loading demands.

Information exchange and consultation with other municipalities, case studies of selected main streets and an assessment of current parking conditions are required.

In addition to the parking standard, an overall parking strategy for main streets would also be necessary. A review and assessment of alternative strategies based on funding, financial implications, pricing strategies, location and innovative design should be undertaken. An expansion of the mandate of the Toronto Parking Authority to include residential parking should also be discussed.

It will be necessary to engage the services of professional consultants to conduct this study. Since the City has recently completed a parking study for retail uses on main streets, it may be possible to reduce the cost of this study by building on information that is already available. Representatives from the Departments of Planning and Development and Public Works would prepare the terms of reference and manage the study.

9.6 Objective: To encourage and ensure public awareness in all aspects of this program

Booklet

To ensure the success of this program, it will be necessary to encourage the involvement of neighbouring community residents. A publication and exhibit aimed at familiarizing residents with Toronto's heritage of apartment units above stores on main streets should be prepared. Through a historical analysis, photo documentation, maps and plans, it is possible to make people aware that this form of development on main streets is not new and need not be feared. The publication would be similar in design and scope to the "Window on Toronto" publication which examined the retail component of main streets.

Video

The display could also feature a brief video of apartment living on main streets. It would highlight the positive aspects of living on main streets by interviewing new and long-term residents of housing above stores and show how these buildings can be assets to the community in terms of liveability and aesthetics. The video is a very useful, portable, and accessible medium for easing potential community concerns and generating interest in the housing and design industries. Many cities in North America such as San Francisco have produced similar videos to highlight planning and urban design issues.

Mobile Exhibit

The submission of drawings and particularly models for the Search for Ideas competition can be used as excellent information tools in local public exhibits.

These mobile exhibitions and the booklet on continuing the historical tradition of living on main streets above stores will be essential to disseminate ideas for redevelopment. Together, these components of the information package for the public will permit input and support for intensification on main streets. These exhibits should be displayed at community centres, neighbourhood libraries and schools throughout the City.

This work will involve the City planning staff and could involve the Toronto Archives and Historical Board. Much of the work can be done in-house. It will be necessary to hire consultants for the production of the exhibit and the video.

Workshops and Seminars

There will be extensive outreach to resident groups, architects, planners and developers. There needs to be a series of workshops and seminars to exchange information and expertise concerning the design guidelines established by the competition.

It is particularly important to reach out to and assist the individual landowners and small scale builders who will likely engage in this kind of redevelopment.

The travelling exhibit and information package will be shown at various locations in the community. Public meetings involving residents, landowners, and shopkeepers will be held to discuss the ideas generated.

Media coverage to publicize the various community processes would be useful in generating interest in main street intensification.

9.7 Funding and Staff Resources

This proposal has outlined a comprehensive approach for housing intensification on the main streets of Toronto. Although the program is focused in Toronto, it can be seen in a wider provincial context. Many of the ideas and strategies can have wide applicability to other municipalities in Ontario which are also searching for similar solutions.

A program of the scale proposed here requires political commitment, not only at the local municipal, but also the metropolitan and provincial levels. This proposal has been discussed with staff of Metro as well as the Ministries of Housing and Municipal Affairs. As has been pointed out in the body of this report, the ideas outlined are consistent with strategies proposed at both senior levels of government. A proposal for sharing the cost of the various studies outlined above has also been discussed with the Province and Metro. The suggested cost sharing would be 75% provincial funds and 12.5% each from the City of Toronto and Metro. It is anticipated that cost of the various studies would be $300,000 to $400,000. However, this figure will have to be finalized on the basis of more detailed proposals and terms of reference. Both the provincial and metropolitan levels of government have endorsed the proposals outlined in this report and letters of support from them are attached (See Appendices D, E and F). The Province has indicated that money is available at this time to proceed with the program.

In order to undertake this program, it will be necessary to ensure that adequate staff resources are available. The staff work will include the co-ordination of the consultant studies, the preparation of the pilot projects, the preparation of the necessary reports on amendments to the Official Plans and Zoning By-laws, the organization of the Search for Ideas Competition, the organization of the public awareness meeting workshops, and preparation of necessary materials.

The consultant studies to be coordinated include the economic feasibility study and the parking and loading study.

Since this program will involve all of the neighbourhoods in the City, it is recommended that the Community and Neighbourhoods Division of the Planning and Development Department assume the coordinating role. The services of two additional staff, one planner and one architect, would be necessary on a temporary basis for a period of up to two years to carry out the Main Streets project.

Recommendations

1. That City Council endorse the proposals and work time table outlined in Section 9 of this report.

2. That Council give authority to the Commissioner of Planning and Development in consultation with the Commissioner of Housing and Public Works, to report further on the terms of reference and necessary funds for the studies outlined in Section 9 as Section:

   9.2 Economic Feasibility Study
   9.3 Search for Ideas Competition
   9.5 Parking and Loading Study
   and
   9.6 Public Awareness program

3. That Council authorize the Commissioner of Planning and Development to hire two Area Planner A's for a period of up to two years to provide staff support for the Main Streets Study. Funds for the balance of 1988 are available in the 1988 budget of the Planning and Development Department.

Appendix A

Data Summary

Strip	No. of Properties	Total Land Area	Total Frontage	Total Bldg. Area	Total Res. GFA	Total Non-Res.	Total Units (Res.)	Total Pkg.
1. Danforth								
Broadview to Pape								
A	141	54,722	1,311.8	64,687	23,808	40,878	327	559
B	155	49,938	1,347.6	61,121	23,101	38,020	257	289
Total	296	104,660	2,659.4	125,808	46,909	78,898	584	848
2. Danforth								
Pape-Victoria Park								
A	141	41,725	1,122.2	56,406	17,412	38,994	238	305
B	98	44,935	1,130.0	31,416	12,636	18,780	187	243
C	110	36,397	1,036.3	37,647	10,712	26,935	191	215
D	148	73,755	1,323.9	46,557	13,343	33,213	162	271
E	131	54,852	1,512.0	50,120	14,313	35,808	184	456
F	110	39,728	1,042.3	39,207	11,938	27,268	149	213
Total	738	291,392	7,166.7	261,353	80,354	180,998	1,111	1,703
3. Bloor West Village								
(Jane to Clendennan)	194	87,257	2,259.0	100,220	42,658	57,562	643	668
4. Bloor By The Park	53	28,462	741.0	45,548	27,535	18,013	366	304
5. Bloor Court								
A	134	37,933	1,084.0	57,289	15,018	42,271	195	249
B	261	72,963	2,104.0	91,988	34,410	57,579	465	278
C	301	83,997	2,529.3	144,225	42,005	102,220	512	453
Total	696	194,893	5,717.3	293,502	91,433	202,070	1,172	980
6. Eglinton Ave West								
A	109	41,415	1,248.6	46,688	11,214	35,474	136	274
B	78	21,231	631.0	24,368	7,844	16,524	101	145
Total	187	62,646	1,879.6	71,056	19,058	51,998	237	419
7. Yonge St								
Orchard View/McNairn								
A	192	93,217	2,099.2	125,386	47,513	77,873	720	770
B	15	21,221	514.6	56,074	49,617	6,455	616	419
C	192	82,116	1,756.3	97,076	32,648	64,428	405	675
Total	399	196,554	4,370.1	278,536	129,778	148,756	1,741	1,864

Strip	No. of Properties	Total Land Area	Total Frontage	Total Bldg. Area	Total Res. GFA	Total Non-Res.	Total Units (Res.)	Total Pkg.
8. Yonge St								
Rosedale to St. Clair								
A	38	22,319	505.3	29,147	4,337	24,811	50	350
B	52	40,622	983.0	97,940	28,236	69,704	294	785
C	116	47,540	1,295.9	72,551	24,564	47,987	294	455
Total	206	110,481	2,784.2	199,638	57,137	142,502	638	1,590
9. Davenport to Avenue Rd								
A	79	34,541	1,029.7	26,478	4,928	21,550	71	193
B	88	51,867	1,421.1	74,580	40,756	33,824	572	887
Total	167	86,408	2,450.8	101,058	45,684	55,374	643	1,080
10. St. Clair Gardens	225	89,178	2,151.1	93,044	31,451	61,593	418	448
11. West Clair	254	65,280	2,051.4	94,042	33,044	60,998	384	186
12. Hillcrest Village	273	107,713	3,015.9	141,906	70,268	71,638	1,025	808
13. China Town East	246	52,983	1,682.7	49,233	26,943	22,290	341	80
14. Gerrard Indian Bazaar	161	44,498	1,306.9	40,897	15,123	25,774	211	235
15. Coxwell Ave	273	105,015	2,529.7	71,761	40,779	30,982	537	525
16. Queen/Broadview	104	41,225	995.2	43,472	11,812	31,661	176	337
17. Queen St East								
A	157	57,518	1,544.7	56,900	16,269	40,631	230	334
B	116	57,807	1,234.5	40,260	24,620	15,640	260	401
Total	273	115,325	2,779.2	97,160	40,889	56,271	490	735
18. The Beaches								
A	219	67,235	1,868.1	71,001	38,168	32,833	599	311
B	145	48,308	1,414.2	53,346	42,811	10,535	658	205
Total	364	115,543	3,282.3	124,347	80,979	43,368	1,257	516
19. Junction Gardens	409	144,265	3,797.0	154,707	47,716	106,991	639	883

Strip	No. of Properties	Total Land Area	Total Frontage	Total Bldg. Area	Total Res. GFA	Total Non-Res.	Total Units (Res.)	Total Pkg.
29. Cabbage Town								
A	155	44,712	1,264	49,359	21,614	27,744	200	253
B	65	19,741	466	19,802	13,322	6,479	116	129
C	75	26,424	703	22,675	11,633	11,131	121	174
Total	295	90,877	2,433	91,926	46,569	45,354	437	556
21. Queen/Parliament								
A	135	34,324	1,160	40,861	12,835	28,026	140	198
B	114	37,328	986	43,922	15,382	28,540	194	388
C	44	10,310	337	11,004	3,782	7,223	34	44
Total	293	81,962	2,483	95,787	31,999	63,789	368	630
22. Little Italy	437	122,398	3,596	167,935	65,483	102,452	896	488
23. College Campus	130	49,329	1,371	78,163	14,756	63,406	144	384
24. Jane Annette	169	44,966	1,357	37,812	20,849	16,962	248	219
25. Queen/Parkdale	297	103,624	2,863	125,328	62,520	62,808	858	548
26. Queen/Dovercourt	130	29,858	953	45,528	15,928	29,600	189	89
27. Queen West	305	71,127	2,222	107,824	34,332	73,492	367	
28. Queen/Soho	143	49,827	1,287	85,262	22,105	63,157	295	377
29. Dundas West	369	99,437	3,038	124,811	59,473	65,338	706	519
30. Portugal Village	226	43,636	1,591	49,464	21,256	28,208	279	122
31. Roncesvalles Ave	370	102,738	2,835	101,817	48,469	53,348	718	469
32. Mount Pleasant	187	67,307	1,826	83,777	29,044	54,733	460	718
33. Spadina Ave	195	78,562	1,931	170,400	36,265	134,134	342	747

Appendix B

Proforma for Assisted Housing Building

– prepared by Housing Department

March 25, 1988

Example 3: 100' x 100' site @ $150/sq.ft.
i.e. 10,000 sq.ft. site for $1.5 million

Assume 3.0 x coverage: 0.5 x commercial, i.e. 5,000 sq.ft.
2.5 x residential, i.e. 25,000 sq.ft.
(approximately 46 units with GFA = 540 sq.ft.*

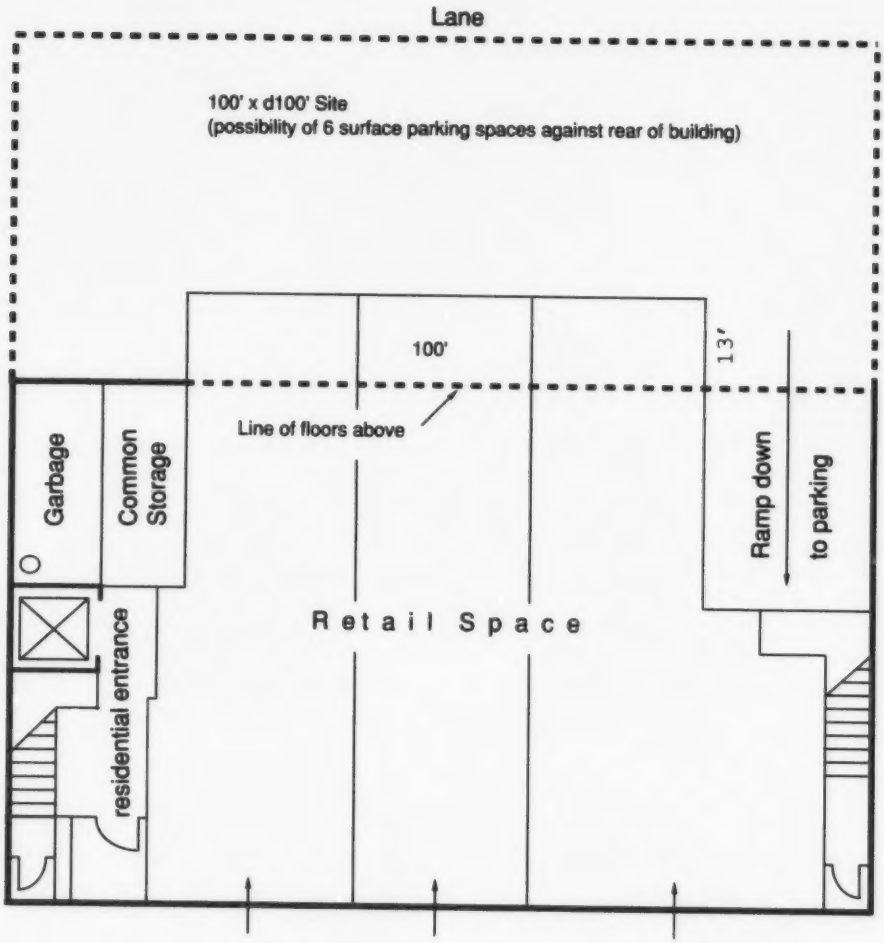
Retail Component:	Land @ $100/built sq.ft. =	$500,000
	Construction @ $75/sq.ft. =	375,000
	Soft costs (20% of Construction) =	75,000
	Total Cost =	$950,000
	i.e. $190/sq.ft.	
Mortgaging 100% @ 11.5%, 25 yrs. requires rent of =		$22.70/yr.
Mortgaging 80% @ 11.5%, 25 yrs. requires rent of =		$18.18/yr.
Rents at these levels may be achievable in a good area.		

Residential Component:	Residual Land Value =	$1,000,000
	Construction, 25,000 sq.ft. @ $75 =	1,875,000
	20% soft costs =	375,000
	Total Cost =	$3,250,000
	over 44 units = $73,870/unit	
	MUP for bachelor in elev. apt. is $76,000	

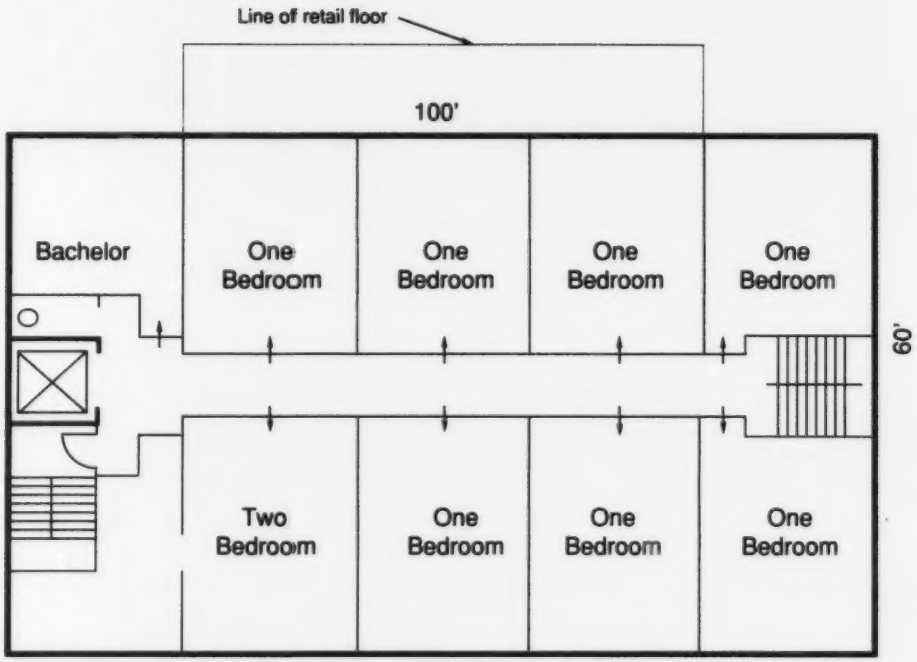
*Assuming typical bachelor = 450 sq.ft. grossed up by 20%, for a total GFA of 540 sq.ft.

Based on the second typical plan attached, with four residential floors yielding 44 units, i.e. eight ones and 36 bachelors, the '88 MUP allows a total cost of $3,396,000, well above the cost projected above. Thus this concept produces a five-storey building – four residential floors over one retail.

A parking ratio of 0.56 on 44 units requires 35 spaces. This can be achieved by a combination of one level of underground parking over the whole site, plus the six available surface parking spaces.



Ground Floor Plan



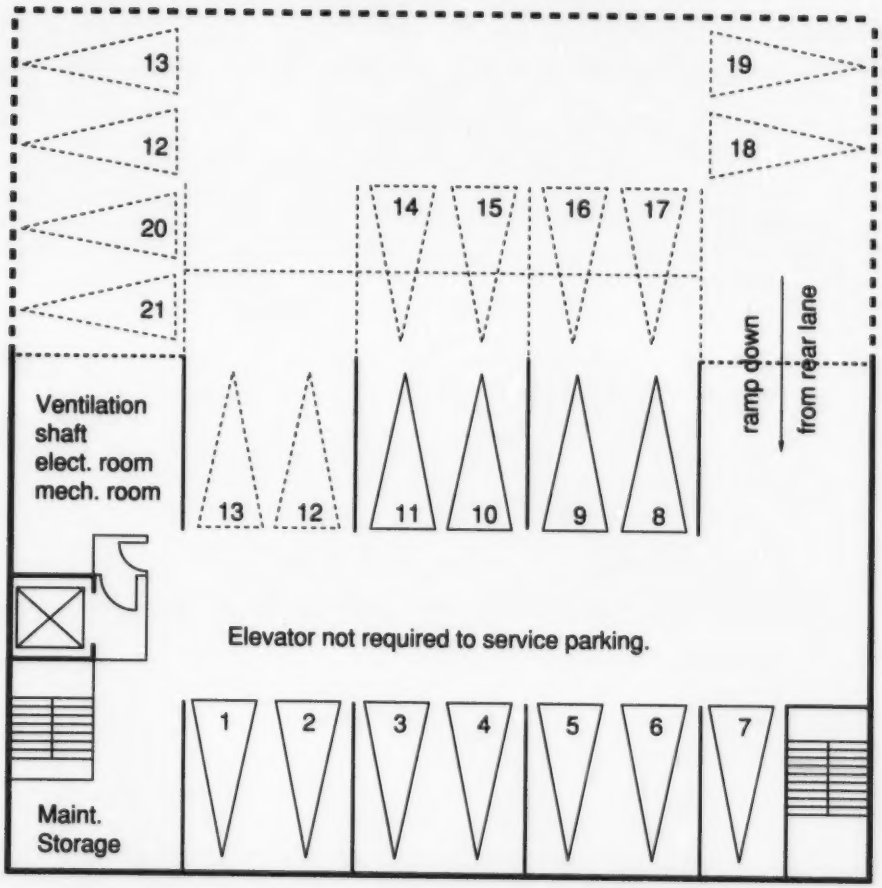
Typical Floor Plan 6,000 sq.ft.

1 bachelor

7 one-bedrooms

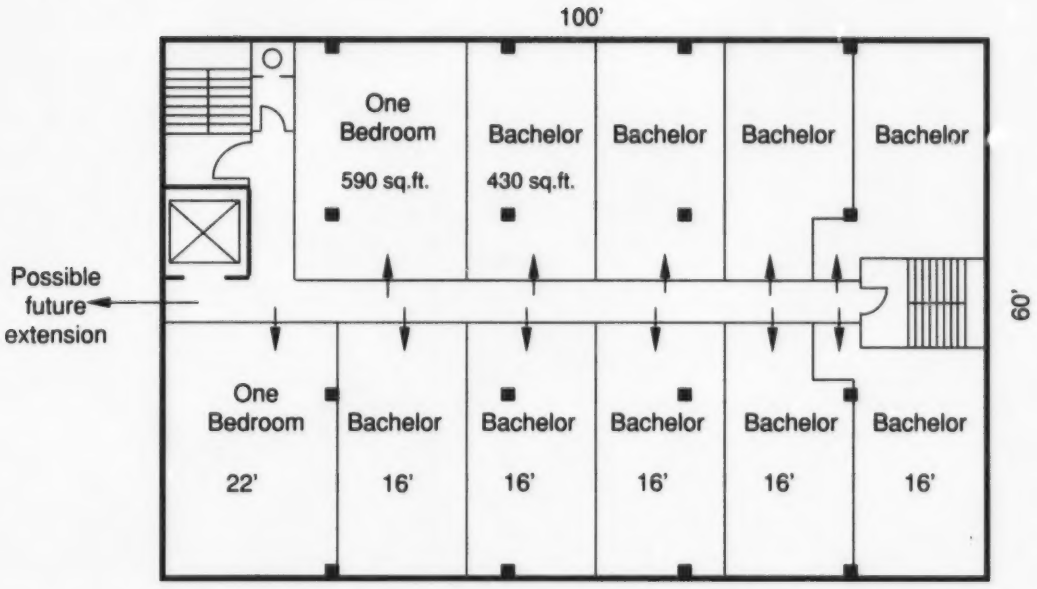
1 two-bedroom

100' x 100' site with rear lane access



1st Basement Level

13 spaces below building or up to 21 over full site



Alternate Typical Floor Plan (6,000 sq.ft.)

9 bachelors
2 one-bedrooms

Without shear walls, parking below grade can be same as for other floor layout. The elevator need not serve the below grade parking which would be accessed by stairs from the residential lobby. This would allow the below grade parking to be extended in conjunction with the building above.

Appendix C

Letter from Commissioner of Public Works dated September 30, 1988

"In response to your request of September 20, 1988 for comments on the above noted draft report, I offer the following comments:

1. I concur with the proposed work programme as set out in Section 9 of the report, which includes the undertaking of a comprehensive residential parking study and the establishment of a pilot project in order that the various development parameters, impacts and costs can be properly assessed.

2. During the establishment of the pilot projects the potential traffic impact will have to be assessed and the access locations and patterns carefully reviewed to minimize neighbourhood vehicle infiltration.

3. The proposed residential parking study should be expanded to include an assessment of the off-street loading requirements of the residential and commercial components.

If you have any questions please contact Mr. John Thomas of my Department."

Appendix D

Letter from Commissioner of Metropolitan Planning Department dated October 4, 1988

"This is further to your September 20th letter regarding the housing potential of Toronto's Main Streets.

The Metropolitan Planning Department supports the concept of housing intensification as an important way of increasing the housing supply in Metro. To further this objective, the Metropolitan Toronto Special Committee on Housing Crisis has adopted a report recommending that the Metropolitan Planning Department undertake a feasibility study on housing intensification along major roads in Metro. It is our hope that this Metropolitan study of the feasibility of the concept could be complemented through co-ordination with your studies. In this regard, the Committee also recommend that Metro Council indicate that it give favourable consideration to participation in studies proposed by area municipalities. The Executive Committee is meeting on this item today and Council will consider it on October 14th. I will advise you further after the matter has been considered by the Metropolitan Toronto Council.

Thank you for the opportunity to review the draft and I look forward to working co-operatively on this."

Appendix E

Letter from Ministry of Housing dated October 3, 1988

"Thank you for your letter of September 21st, enclosing the report on housing on the City's main streets. We are pleased to offer the following financial assistance, subject of course, to a review of the detailed work components as they are released for tender.

Three separate sources of funding can be made available. Firstly, the economic feasibility study and the parking study fall within the guidelines of the Community Planning Grant (Intensification) Program, administered by the Ministry of Municipal Affairs. You will be receiving a separate letter from Bruce McLeod, Program Co-ordinator, outlining the support which can be expected from that source.

Secondly, the outreach and information component of your proposal is a good potential candidate for funding to a maximum of $50,000 or 75% of the cost (whichever is lower) under the Neighbours Program, administered by Housing Supply Policy Branch, Ministry of Housing.

Thirdly, we are prepared to approve, in principle, additional funding for the Search for Ideas Competition. This additional funding, to a total of $80,000 or 75% of the cost (whichever is lower), is subject to two conditions: to appropriations being made by Management Board of Cabinet; and to the successful conclusion of a broader provincial-municipal agreement on housing within the next three months.

Finally, we are prepared to work with you in an advocacy role to support the proposed demonstrations. As your staff are aware, we feel strongly that these practical demonstrations of the proposed approach to intensification should begin as soon as possible."

Appendix F

Letter from Ministry of Municipal Affairs" dated October 3, 1988

"Thank you for your letter of September 21st and enclosed draft of the "Housing Intensification on Toronto's Streets" report. I understand you will be preparing a final draft in the first week of October which will be presented to the Land Use Committee on October 19th.

As discussed in the Municipal Incentives Committee meeting on September 13th, some of the City's proposed housing intensification initiatives would be eligible for funding under the Community Planning Grant Enrichment Program which is administered by the Community Planning Advisory Branch.

The economic feasibility study and the parking study are both likely candidates for funding under the Community Planning Grant Housing Intensification Enrichment Program. This program offers 75% of the eligible total project costs to a maximum of $50,000.

As you are aware detailed work programs for each project should be submitted to formally request funding including a specific outline of project costs.

I trust this information will be of assistance to you in preparing the final draft of your report on "Housing Intensification on Toronto's Main Streets." Please keep me informed regarding the outcome of the October 19th meeting of the City's Land Use Committee."